

**IN THE CIRCUIT COURT FOR BALTIMORE CITY, MARYLAND**

**John E. Driscoll, III  
Robert E. Frazier  
Jana M. Gantt  
Laura D. Harris  
Kimberly Lane  
Deena L. Reynolds  
611 Rockville Pike Suite 100  
Rockville, Maryland 20852**

Substitute Trustees, Plaintiffs

v.

Civil Action No.

**RENEE L. MCCRAY  
109 N. Edgewood Street  
Baltimore, MD 21229  
Defendant(s)**

**ORDER TO DOCKET SUIT OF FORECLOSURE OF DEED OF TRUST**

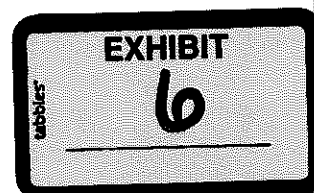
**TO THE CLERK OF THE CIRCUIT COURT:**

Please docket the above-entitled foreclosure action, together with:

- (1) A copy of the original deed of trust note or an Affidavit of lost note; attached hereto as EXHIBIT A;
- (2) An Affidavit Certifying Ownership of Note, attached hereto as EXHIBIT B;
- (3) A copy of that certain Deed of Trust, recorded among the land records of Baltimore City, Maryland, in liber 6830, folio 938, attached hereto as EXHIBIT C;
- (4) Substitution of Trustee ("SOT"), attached hereto as EXHIBIT D;
- (5) An Affidavit pursuant to Maryland Rule 14-207, attached hereto as EXHIBIT E;
- (6) An Affidavit of Deed of Trust Debt and Right to Foreclose, attached hereto as EXHIBIT F;
- (7) An Affidavit of Default, attached hereto as EXHIBIT G;
- (8) An Affidavit of Mailing of Notice of Intent to Foreclose and copy of Notice of Intent to Foreclose ("NOI"), attached hereto as EXHIBIT H;
- (9) An Affidavit Negating Military Service, attached hereto as EXHIBIT I;
- (10) A Preliminary Loss Mitigation Affidavit attached hereto as EXHIBIT J.

**A FINAL LOSS MITIGATION AFFIDAVIT IS NOT ATTACHED.**

**THE PARTIES HAVE NOT ELECTED TO PARTICIPATE IN PREFILE  
MEDIATION.**



**THIS IS RESIDENTIAL PROPERTY THAT IS OWNER OCCUPIED:**

The license number of the mortgage originator is not listed on the security instrument. The license number of the mortgage lender does not appear in the database of the Commissioner of Financial Regulation.



Laura D. Harris, Esquire (Signing Attorney)  
Samuel I. White, P.C.  
5040 Corporate Woods Drive, Ste 120  
VA Beach, VA 23462  
(757) 490-9284

**CERTIFICATION BY ATTORNEY WITH OUT-OF-STATE OFFICE**

I HEREBY CERTIFY on this 4<sup>th</sup> day of February,

2013, that I am an attorney duly admitted to practice before the Court of Appeals of Maryland.



Laura D. Harris, Esquire (Signing Attorney)  
Attorney for Substitute Trustee  
Samuel I. White, P.C.  
5040 Corporate Woods Drive, Ste 120  
VA Beach, VA 23462  
(757) 490-9284

# EXHIBIT F

## THE CIRCUIT COURT FOR BALTIMORE CITY, MARYLAND

JOHN E. DRISCOLL, III, ESQ., et al  
 Substitute Trustees  
 Plaintiffs

v.

Renee L. McCray  
 109 N Edgewood Street  
 Baltimore, MD 21229  
 Defendant(s)

\*  
 \*  
 \*  
 \*  
 \* Civil Action No.  
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**MD. CODE, REAL PROPERTY, § 7-105.1(d)(2)(ii) AND RULE 14-207(b)(2) DEBT AND RIGHT TO  
 FORECLOSE AFFIDAVIT**

Affiant is Vice President Loan Documentation, of Wells Fargo Bank, N.A. (hereinafter "Wells Fargo"), the servicer of the mortgage loan that is the subject of the above-styled action. Wells Fargo Bank, N.A., directly or through an agent, has possession of the Promissory Note. Wells Fargo Bank, N.A. is either the original payee of the Promissory Note or the Promissory Note has been duly indorsed. As servicer, Wells Fargo is responsible for the collection of this loan transaction and pursuit of any delinquency in payments. In the regular performance of my job functions, I am familiar with business records maintained by Wells Fargo for the purpose of servicing mortgage loans. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are made and kept in the course of business activity conducted regularly by Wells Fargo. It is the regular practice of Wells Fargo's mortgage servicing business to make these records. I hereby certify, on this 20<sup>th</sup> day of November, 2012, that Renee L. McCray defaulted under the loan documents and Plaintiff has the right to foreclose, and the remaining amount due is

The total amount due on said Note through 11/12/2012 is \$62,068.39 which breaks down as follows:

Principal	\$59,618.00
Interest	
From 04/01/2012 to 11/12/2012@5.625%	\$2,057.29
Pre-acceleration Late Charges	\$19.14
Hazard Insurance Disbursements	\$0.00
Tax Disbursements	\$373.96
Property Preservation	\$0.00
PMI/MIP Insurance	\$0.00
Other (specify charges/fees)	\$0.00
Escrow Balance Credit	\$0.00
Credit to Borrower	\$0.00

Total

\$62,068.39

Per diem interest in the amount of \$9.19 will accrue on the principal from 11/12/2012

I SOLEMNLY AFFIRM, under the penalty of perjury that the contents of the foregoing paper are true to the best of my knowledge, information and belief.

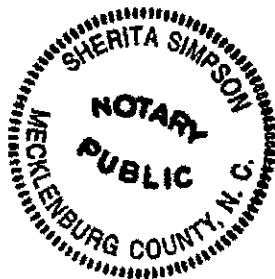
Wells Fargo Bank, N.A.

John Smith

John Smith-Vice President Loan Documentation, Agent of the Secured Party  
Wells Fargo Bank, NA  
11-20-12

State of North Carolina  
County of Mecklenburg

The foregoing instrument was sworn to and subscribed before me this 20<sup>th</sup> day of  
November, 2012, by John Smith, who is  
personally known to me.



Sherita Simpson

Sherita Simpson

NOTARY PUBLIC, State of North Carolina

My commission expires: 3/29/2014

# EXHIBIT G

**IN THE CIRCUIT COURT FOR BALTIMORE CITY, MARYLAND**

**JOHN E. DRISCOLL, III, et al**  
Substitute Trustees  
Plaintiffs

v.

Civil Action No.

**Renee L. McCray**  
Defendant(s)

**AFFIDAVIT OF DATE AND NATURE OF DEFAULT**  
**(Real Property 7-105.1(d)(1)(ii)(1))**

1. I am the Vice President of Loan Documentation of WELLS FARGO BANK, NA ("Wells Fargo") a company duly organized and existing under law, and doing business in York County, South Carolina.

2. I am authorized to make this Affidavit on behalf of Wells Fargo, the Servicer in this action. In the regular performance of my job functions, I am familiar with business records maintained by Wells Fargo for the purpose of servicing mortgage loans and I have personal knowledge of the operation of and the circumstances surrounding the preparation, maintenance, distribution, and retrieval of records in Wells Fargo's record keeping systems. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time of the act or event made by a person with knowledge in such records, and are made and kept in the ordinary course of regularly conducted business by Wells Fargo. It is the regular practice of Wells Fargo's mortgage servicing business to make these records. In connection with making this affidavit, I have acquired personal knowledge of the matters stated herein by personally examining these business records.

3. That Renee L. McCray are/is in default under the terms of the Promissory Note and Deed of Trust.

4. That the default occurred on May 2, 2012 and that the nature of the default is failure to make payments.

I solemnly affirm under the penalties of perjury that the contents of the foregoing are true and correct to the best of my knowledge, information and belief.

**WELLS FARGO BANK, NA**

  
Erinn T. Rochelle

Vice President of Loan Documentation

**WELLS FARGO BANK, NA**

11/06/2012



# EXHIBIT H

**IN THE CIRCUIT COURT FOR BALTIMORE CITY, MARYLAND**

**JOHN E. DRISCOLL, III, ET AL**

Substitute Trustees  
Plaintiffs

v.

Civil Action No.

Renee L. McCray  
Defendant(s)


**AFFIDAVIT OF MAILING OF NOTICE OF INTENT TO FORECLOSE**

The undersigned Substitute Trustee, does hereby affirm under penalty of perjury and makes an oath in due form of law that to the best of his/her knowledge, information and belief, and based upon the Substitute Trustee's business records kept in the ordinary course of business, and based upon the Deed of Trust loan Holder's or Servicer's business records kept in the ordinary course of business that have been provided to the undersigned, that:

1. A Notice of Intent to Foreclose packet, affixed to this Affidavit<sup>1</sup> was sent on October 2, 2012 to the Mortgagor(s) or Grantor(s) in accordance with Maryland Code Real Property § 7-105.1(c).
2. In accordance with COMAR Emergency Regulation 09.03.12.02, Maryland's Office of the Commissioner of Financial Regulation has received an electronic submission of the Notice of Intent to Foreclose at the following internet address:

<http://www.dflr.state.md.us/finance/industry/emerreg-elecfileing.shtml>

3. At the time the Notice of Intent to Foreclose was sent, the contents of the Notice of Intent to Foreclose were accurate.



Laura D. Harris, Esquire  
Substitute Trustee  
5040 Corporate Woods Drive, Ste 120  
Virginia Beach, Virginia 23462  
(757) 490-9284

Loan No: xxxxxx7104

<sup>1</sup> The court will note that a copy of each individual NOI that was mailed as stated herein is affixed to this affidavit. But to avoid redundancy the attachment contains only one copy of the loss mitigation application, loss mitigation instructions and eligibility requirements. Each NOI affixed hereto was mailed with a loss mitigation application, loss mitigation instructions, eligibility requirements, and envelope as required by Maryland Code Real Property § 7-105.1(c).

Samuel I. White, P.C.  
PO Box 8005  
Tamecula, CA 92589-8005



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20121002-114



Renee L. McGray  
109 N. Edgewood Street  
Baltimore, MD 21229

Send Correspondence to:  
Samuel I. White, P.C.  
5040 Corporate Woods Drive  
Suite 120  
Virginia Beach, VA 23462

Wells Fargo Bank, N.A.  
Loss Mitigation Department-MAC #X99999-01N  
1000 Blue Gentian Road  
Suite 300  
Eagan, MN 55121

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**SAMUEL I. WHITE, P.C.**

**ATTORNEYS AND COUNSELORS AT LAW**  
Maryland, Virginia, West Virginia, and Washington DC

611 Rockville Pike, Suite 100  
ROCKVILLE, MD 20852

(301) 804-3400  
FAX (301) 838-1954

**NOTICE OF INTENT TO FORECLOSE**  
**(Mortgage Loan Default)**

This Notice is Required by Maryland Law (Real Property Article, §7-105.1(c), Annotated Code of Maryland).

**You are at risk of losing your home to foreclosure.** You have missed one or more payments on your mortgage loan or you are otherwise in default. If you do not bring the loan current, otherwise cure the default, or reach an agreement with your mortgage company to avoid foreclosure (such as a loan modification, repayment plan, or other alternative to foreclosure), a foreclosure action may be filed in court as early as 45 days from the date of this notice.

There may be options available to avoid foreclosure, but you must act immediately.

**TO ACCESS FREE HOUSING COUNSELING SERVICES, CALL THE  
MARYLAND HOPE HOTLINE AT 1-877-462-7555 OR GO TO  
WWW.MDHOPE.ORG**

Please follow the instructions that are outlined below.

- Read this entire Notice carefully and act immediately.
- Contact The Loss Mitigation Team at 1-800-416-1472.
- Complete the enclosed Loss Mitigation Application according to its instructions and include copies of all requested documents.



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- Keep a copy of your Loss Mitigation Application, accompanying documents, your mail receipt confirmation, and your date of mailing for your own record.
- Mail your completed Loss Mitigation Application and the accompanying documents using the addressed envelope provided.

**If you have already sent a Loss Mitigation Application to your mortgage company, please call your mortgage company at the number above to confirm the status of your request.**

Beware of anyone offering to "save" your home or requesting an upfront fee before providing assistance. Free resources are available at the Maryland HOPE Hotline at 1-877-462-7555 or go to [www.MDHOPE.org](http://www.MDHOPE.org). *If you believe you have been a victim of a scam, please contact the Office of the Maryland Commissioner of Financial Regulation by calling 410-230-6077 or visiting [www.dllr.state.md.us/finance](http://www.dllr.state.md.us/finance).*

If you have funds available to bring your loan current, contact Loss Mitigation at 1-800-432-3921. Ask for the amount needed to reinstate your loan before sending money.

*Attached is a list of state and federal foreclosure-related resources available to help you.*



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## **THE MARYLAND FORECLOSURE PROCESS AND TIME LINE** (for Owner-Occupied Mortgage Loans)

A Notice of Intent to Foreclose is enclosed with this document. In the notice you will find specific information about the mortgage, an application for loss mitigation, and instructions to complete the application. **THIS IS NOT YET A FORECLOSURE FILING.** A foreclosure action in court may only be filed against you at least 45 days after this notice was mailed.

A foreclosure action (Order to Docket) must be filed in court in order to move forward with foreclosure proceedings. It cannot be filed until your loan is 90 days past due, and you have been sent a Notice of Intent to Foreclose.

The Order to Docket ("OTD") will include one of the following affidavits:

1. **Preliminary Loss Mitigation Affidavit** will be filed with the OTD if the mortgage company has not started or completed the review of your loan for foreclosure alternatives known as loss mitigation. An application for loss mitigation will be included in the OTD. **Complete and return the application immediately; OR**
2. **Final Loss Mitigation Affidavit** will be filed with the OTD if the mortgage company believes it has no available alternatives to foreclosure. This affidavit will come with a "Request for Foreclosure Mediation." **You have only 25 days to request foreclosure mediation after you receive these documents.** To request foreclosure mediation you must send the completed form with a non-refundable fee of \$50 to the Circuit Court.

\* If your order to docket includes a Preliminary Loss Mitigation Affidavit, **open all future mail** because you may receive a Final Loss Mitigation Affidavit in as soon as 28 days.

### **Foreclosure Mediation:**

You will have the opportunity to request foreclosure mediation after you receive the final loss mitigation affidavit. Foreclosure mediation is a face-to-face meeting with a representative from your mortgage company to discuss any options available to avoid foreclosure. An Administrative Law Judge, at the Office of Administrative Hearings, will mediate the case within 60 days of your request. The judge cannot make decisions, but will act as a neutral third party in an effort to help you and your mortgage company reach a resolution.

**TO ACCESS FREE HOUSING COUNSELING SERVICES, CALL THE MARYLAND  
HOPE HOTLINE AT 1-877-462-7555 OR GO TO WWW.MDHOPE.ORG**



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**HOPE Housing Counselors Network**

<b>ORGANIZATION</b>	<b>JURISDICTION</b>	<b>ZIP</b>	<b>PHONE NUMBER</b>	<b>WEB ADDRESS</b>
Consumer Credit Counseling Service of Maryland and Delaware, Inc.	Statewide	21228 (Main Office) 8 other offices	1-866-731-8486	www.cccs-inc.org
St. Ambrose Housing Aid Center, Inc.	Statewide	21218	410-366-8550 x235	www.stambros.org
National Community Reinvestment Coalition	Statewide	20005	202-383-7702	www.ncrc.org
Anne Arundel County Economic Opportunity Committee, Inc.*	Anne Arundel	21401	410-626-1900	www.aacecc.com
Arundel Community Development Services, Inc.	Anne Arundel	21401	410-222-7600	www.acdsinc.org
Belair Edison Neighborhoods, Inc.	Baltimore City	21213	410-485-8422	www.belair-edison.org
Druid Heights Community Development Corp.	Baltimore City	21217	410-523-1350	www.druidheights.com
Garwyn Oaks Northwest Housing	Baltimore City	21216	410-947-0084	www.go-northwesthre.org
Neighborhood Housing Services of Baltimore	Baltimore City	21231	410-327-1200 x133	www.nhsbaltimore.org
Park Heights Renaissance, Inc.	Baltimore City	21215	410-664-4890	www.parkheightsmd.org
Southeast Community Development Corporation*	Baltimore City	21224	410-342-3234	www.southeastcdc.org
Comprehensive Housing Assistance, Inc.	Baltimore City and Baltimore County	21209	410-466-1990	www.chaibaltimore.org
Diversified Housing Development, Inc.	Baltimore County	21244	410-496-1214	www.diversifiedhousing.org
Eastside Community Development Corporation	Baltimore County	21224	410-284-9861	www.eastsidecdc.org
We Are Family Community Development*	Baltimore County	21133	410-922-9623	www.wearefamilycdc.org
Home Partnership, Inc.	Harford and Cecil	21085	410-679-3200	www.homepartnershipinc.org
Delmarva Community Services, Inc.	Eastern Shore	21613	410-901-2991	www.dcsdct.org
Maryland Rural Development Corp.	Eastern Shore	21639	410-479-3566	www.mrdc.net
Salisbury Neighborhood Housing Services	Eastern Shore	21804	410-543-4626	www.salisburynhs.org
Shore-Up, Inc.	Eastern Shore	21804	410-749-1142 x307	www.shoreup.org
City of Frederick/Frederick CAA	Frederick	21701	301-600-1506	www.cityoffrederick.com/fcaa
Garrett County Community Action Committee	Garrett and Allegany	21550	301-334-9431 x149	www.garrettccc.org
Asian American Homeownership Counseling	Montgomery County	20852	301-760-7636	www.aa-hc.org
Latino Economic Development Corporation*	Montgomery County	20902	1-866-977-LEDC (5332)	www.ledcmetro.org
Centro de Apoyo Familiar (CAF)	Montgomery and Prince George's County	20737	302-328-3292	www.mycaf.org
Housing Initiative Partnership, Inc.*	Montgomery and Prince George's	20782	301-699-3835	www.hiphomes.org
HomeFree-USA*	Montgomery and Prince George's	20782	301-891-8400	www.homefreeusa.org
Greater Washington Urban League	Prince George's	20782	301-985-3519	www.gwu.org
Kairos Development Corporation	Prince George's	20746	301-899-1180	www.kairosgroups.org
Sowing Empowerment and Economic Development*	Prince George's	20737	301-458-9808	www.seedinc.org
Housing Options and Planning Enterprises, Inc.*	Prince George's and Charles	20745	301-567-3330	www.hopefinancial.org
United Communities Against Poverty	Prince George's	20731	301-322-5700	www.ucappgc.org
Unity Economic Development Corporation	Prince George's and Charles	20613	301-505-0331	www.unitedcdc.org
Southern Maryland Tri-County CAC	Southern Maryland	20637	301-274-4474	www.smtccc.org
Hagerstown Neighborhood Development Corp.	Washington	21740	301-797-0900	www.hagerstownhomestore.org
Washington County Community Action Committee	Washington	21740	301-797-4161	www.wccac.org



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**The following is important information about your mortgage loan:**

Date of Notice: October 2, 2012

Address of Property Subject to This Notice: 109 N. Edgewood Street, Baltimore, MD 21229

Name of Borrower(s): Renee L. McCray

Mailing Address of Borrower(s): 109 N. Edgewood Street, Baltimore, MD 21229

Name of Record Owner (if different from Borrower(s)): N/A

Mailing Address of Record Owner (if different from Borrower(s)): N/A

Name of Secured Party: Federal Home Loan Mortgage Corporation ("FHLMC") and Wells Fargo Bank, N.A.

Telephone Number of Secured Party: 1-800-FREDDIE (1-800-373-3343) (FHLMC)

Name of Loan Servicer (if different from Secured Party): Wells Fargo Bank, N.A.

Telephone Number of Loan Servicer (if applicable): 1-866-599-5505

Mortgage Loan Number: \*\*\*\*\*7104

Lien Position (Indicate whether first or subordinate lien): First

Date Most Recent Loan Payment Received: 4/11/2012

Period to Which Most Recent Mortgage Loan Payment Was Applied: 4/1/2012

Date of Default: May 2, 2012

Total Amount Required to Cure Default as of the Date of this Notice: \$4,282.91

(If you wish to reinstate your loan by paying all past due payments and fees, please call the mortgage company and ask for the total amount required to cure the default and reinstate the loan.)

Your mortgage loan payment is currently 154 days past due and is in default.

Name of Mortgage Lender (if applicable): American Home Mortgage

Maryland Mortgage Lender License Number (if applicable): N/A

Name of Mortgage Loan Originator (if applicable): N/A

Maryland Mortgage Loan Originator License Number (if applicable): N/A

**NOTE: The data contained in this Notice of Intent to Foreclose is electronically filed with the Commissioner of Financial Regulation in accordance with COMAR 09.03.12.02.**





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### **Loss Mitigation Programs, Instructions and Eligibility Requirements**

Dear Borrower:

We realize that you may be experiencing financial difficulties and may be in need of assistance with your situation. We may be able to help. Some of the workout programs that may be available to you are outlined below. In order for us to review your specific circumstances and determine which program may be available to you, please complete the included financial worksheet, attach the requested documents as outlined below, and return to us as soon as possible. Please be advised that referenced programs are not available on all loans and all borrowers may not qualify for these programs.

\* **Repayment Plan**—Is a payment plan that will fit your budget and possibly bring your account current by the end of the plan period. You may qualify for this if you had a temporary hardship, including but not limited to, an unexpected increase in living expenses.

\* **The Federal Government Home Affordable Modification Program (HAMP)**—Is a modification agreement that changes the terms of your existing mortgage, so it does not require you to refinance. If you are eligible, we will look at your monthly income and housing costs, including any past due payments, and then determine an affordable mortgage payment. You will make new, affordable monthly payments on your mortgage loan during a trial modification period, followed by a permanent modification if you remain eligible and qualify.

\* **Loan Modification**—Is a modification agreement that changes the terms of your existing mortgage, so it does not require you to refinance. With a loan modification, the terms of your original mortgage (such as your interest rate, number of years allowed for repayment, or monthly payment amount) are changed, bringing your account up-to-date and making your payments more manageable.

\* **Partial Claim**—If you have an FHA loan and you can now make your regular monthly payment, this program is designed to bring your account current by creating a second lien on your property for the amounts that are delinquent. You will be required to execute an interest-free promissory note, and an additional lien will be placed on your property until the promissory note is paid in full.

\* **Short Sale**—With a short sale you have the option to sell your home for less than the amount owed on your mortgage. By doing this, you may be released from your obligation to pay back your primary mortgage under its original terms. Your mortgage servicer may accept the proceeds of the sale as payment in full. This option can help you avoid a foreclosure sale and may be considered even if the foreclosure process has already started. A short sale may also be available through the Home Affordable Foreclosure Alternative (HAFA) program.

\* **Deed-in-Lieu of Foreclosure**—with a deed-in-lieu of foreclosure, you have the option to voluntarily transfer ownership of your home to your mortgage servicer, if you cannot sell your home at fair market value or prefer to have your servicer sell your home. A deed-in-lieu of foreclosure releases you from the obligation to repay your primary mortgage and helps you avoid a foreclosure sale, even if the foreclosure process has already started. A deed-in-lieu may also be available through the Home Affordable Foreclosure Alternative (HAFA) program.

A financial worksheet is enclosed for you to complete and return to us in the enclosed pre-printed envelope. It is extremely important that all borrowers complete, sign and return the worksheet which provides us with information about your property, your income and expenses, and why it is difficult for you to make your current mortgage payments. Please ensure that the information you provide is complete and as accurate as possible to avoid delays in processing. Also, please include copies of recent paystubs or a tax return for all individuals signed on the loan.



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**Don't delay** - give us a chance to evaluate your situation and recommend an appropriate course of action. You may also wish to seek assistance through a community-based, non-profit Consumer Credit Counseling Agency. To contact a local office, call (888) 354-2549.

Please respond immediately so that we can review your eligibility for the work out options listed above. If you have any questions, would like to discuss your account status or confirm receipt of your application, please call us at (800) 416-1472, Monday through Friday, 8 AM to 11 PM and Saturday, 9 AM to 3 PM, Eastern Time.

Sincerely,

Borrower Counseling  
Wells Fargo Home Mortgage

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt and this company has a security interest in the property and will only exercise its rights as against the property.

**Beware of Foreclosure Rescue Scams. Help is free!**

- There is never a fee to get assistance or information about the Making Home Affordable program from your lender or a HUD-approved housing counselor.
  - For a HUD-approved counselor, visit: <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.
- Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.

Never make your mortgage payments to anyone other than your mortgage company without their approval.

